

REMARKS

The present application was filed on July 17, 2003 with claims 1-67. Claims 3, 5-14, 19-23, 30-54, 59 and 62-67 have been canceled without prejudice. Claims 1, 2, 4, 15-18, 24-29 and 55-58, 60 and 61 are pending, and claims 1, 55, 60 and 61 are the pending independent claims.

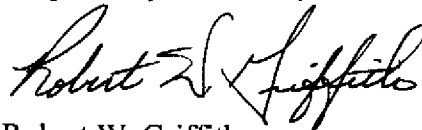
In the outstanding Office Action, the Examiner: (i) rejected claim 60 under 35 U.S.C. §101; (ii) rejected claims 59 under 35 U.S.C. §112, second paragraph; and (iii) rejected claim 59 under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,594,796 to Grube et al. (hereinafter "Grube"). Applicant hereby respectfully requests reconsideration of the present application in view of the foregoing and amendment and the following remarks.

With regard to the rejection of claim 60 under 35 U.S.C. §101, Applicant has amended claim 60 to more clearly recite statutory subject matter. More specifically, independent claim 60 has been amended to recite a method for making a computer implemented process to enable operation of a four party payment protocol in accordance with a gateway associated with an issuing bank, comprising the instantiation of computer instructions onto a computer readable medium configured to perform specified steps. Accordingly, withdrawal of the rejection of claim 60 under 35 U.S.C. §101 is therefore respectfully requested.

With regard to the rejection of claim 59 under 35 U.S.C. §112 and 35 U.S.C. §102(b) as being anticipated by Grube, claim 59 has been canceled.

In view of the above, Applicant believes that claims 1, 2, 4, 15-18, 24-29 and 55-58, 60 and 61 are in condition for allowance, and respectfully requests withdrawal of the §101, §112 and §102(b) rejections.

Respectfully submitted,



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